

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Fred L. Jarm, Jr.

Title: INTERIM LOAN GUARANTEE METHOD

Date of Application: 28 December 2001

CLAIMS

I. What I claim is a unique and improved business method or process which, when following the steps plus functions as described in the detailed description, provides a useful, concrete and tangible result of enabling an automobile dealer or other business selling property purchased by consumers utilizing financing with a retail installment contract; the ability to have immediate monies and protection from any or several risks of not receiving monies as a result of the assignment or sale of retail installment sales contracts or other instruments of finance; such as, but not limited to, leases, portfolios of several contracts, or invoices for cash sales being rejected and returned "unpaid." The benefits to the Interim Loan Guarantee Method Customer include, but are not limited to:

- 1.) Immediate cash to replace inventory
- 2.) Immediate cash to pay government fees such as sales tax, licensing, etc.
- 3.) Immediate cash to pay commissions and related sales expenses
- 4.) Protections from the assignment being rejected by the approving lender due to any one or several reasons or situations as described in the Description and Summary. See article "Solution for Monday Morning Madness" published Oct 2000 in World of Special Finance Magazine

CLAIMS (CONTINUED)

II. I also claim the process or method described in claim “I” and detailed in the “Summary and Detailed Description” as being able to be processed on computer via use of the Internet on an “e commerce” or “B to B” basis.

III. It is further claimed that although the background, description and summary include references to Interim Funding LLC (the initial company to utilize the improved method or process), this is done for descriptive purposes; and the process and/or method could be utilized by license or assignment to other companies either now in existence or to be formed. Interim Funding, LLC has elected not to pursue the patent process; thereby permitting me to pursue as the inventor and sole owner of the patent.